

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-24855-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen F Decker
168 Laurel Court
Secaucus, NJ 07094

Andrea Decker
168 Laurel Court
Secaucus, NJ 07094

Social Security No.:
xxx-xx-4570

xxx-xx-1394

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 7/31/19 and a confirmation hearing on such Plan has been scheduled for 10/3/19.

The debtor filed a Modified Plan on 4/20/20 and a confirmation hearing on the Modified Plan is scheduled for 5/21/2020 at 8:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: April 21, 2020
JAN: wdh

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Stephen F Decker
Andrea Decker
DebtorsCase No. 19-24855-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 186Page 1 of 3
Total Noticed: 51

Date Rcvd: Apr 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 23, 2020.

db/jdb
518467293 +Stephen F Decker, Andrea Decker, 168 Laurel Court, Secaucus, NJ 07094-4106
American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701

518382064 +Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
518382065 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518466765 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518472454 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518382068 +Cara Decker, 168 Laurel Court, Secaucus, NJ 07094-4106
518382069 +Center for Infectious Disease, 20 Prospect Ave., Hackensack, NJ 07601-1962
518382071 +Citibank, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
518382074 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
Mason, OH 45040-8999

518382075 Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
518506027 +Hackensack Radiology Group, 30 South Newman Street, Hackensack, NJ 07601-3210
518426695 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518382078 +Kohls/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518506028 +Michael Harrison, Attorney At Law, 3155 Route 10 East - Suite 214,
Denville, NJ 07834-3430

518678150 +NYS Dept of Labor- UI Div, PO Box 611, Albany, NY 12201-0611
518382081 +New York Dept. of Labor, Unemployment Insurance Division, PO Box 15122,
Albany, NY 12212-5122

518382082 +New York State Dept., of Tax & Finance, Bankruptcy Section, PO Box 5300,
Albany, NY 12205-0300

518382080 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: New Jersey Division of Taxation,
Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245,
Trenton, NJ 08695)

518382086 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, Attn: Bankruptcy Dept, PO Box 8026,
Cedar Rapids, IA 52409)

518382087 +Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
518802632 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518442335 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
Addison, Texas 75001-9013

518441981 +Toyota Motor Credit Corporation dba Lexus Financia, PO Box 9013, Addison, Texas 75001-9013
518432752 Wells Fargo Bank, N.A., Attn: Default Document Processing,
MAC #N9286-01Y 1000 Blue Gentian Road,, Eagan, MN 55121-7700

518382089 Wells Fargo Home Mor, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335,
Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Apr 21 2020 22:49:30 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 21 2020 22:49:29 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235cr +E-mail/PDF: gecsed@recoverycorp.com Apr 21 2020 23:01:41
Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021518382066 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 21 2020 23:01:09 Capital One,
Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285518452615 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 21 2020 23:03:21
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901518452613 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 21 2020 23:03:21 Capital One N.A.,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901518382067 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 21 2020 23:01:09 Capital One Na,
Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285518382072 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 21 2020 22:49:09 Comenitycapital/lxvisa,
Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125518382073 +E-mail/PDF: creditonebknofications@resurgent.com Apr 21 2020 23:01:13 Credit One Bank,
Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873518492115 E-mail/Text: bnc-quantum@quantum3group.com Apr 21 2020 22:49:23
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
Kirkland, WA 98083-0657518382076 +E-mail/Text: bankruptcy@firstelectronic.com Apr 21 2020 22:49:51 First Electronic Bank,
Attn: Bankruptcy, PO Box 521271, Salt Lake City, UT 84152-1271518382077 +E-mail/Text: sbse.cio.bnc@mail.irs.gov Apr 21 2020 22:48:56 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346518382070 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 21 2020 23:02:48 Chase Card Services,
Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850518470651 E-mail/PDF: resurgentbknofications@resurgent.com Apr 21 2020 23:01:17 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-2

User: admin
Form ID: 186

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Total Noticed: 51

Date Rcvd: Apr 21, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518382079 +E-mail/PDF: pa_dc_claims@navient.com Apr 21 2020 23:01:13 Navient, Attn: Bankruptcy,
Po Box 9000, Wiles-Barr, PA 18773-9000
518494339 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 21 2020 23:01:59
Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518503526 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 21 2020 23:01:14
Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
518458025 E-mail/Text: bnc-quantum@quantum3group.com Apr 21 2020 22:49:23
Quantum3 Group LLC as agent for, Genesis Consumer Funding LLC, PO Box 788,
Kirkland, WA 98083-0788
518491740 E-mail/Text: bnc-quantum@quantum3group.com Apr 21 2020 22:49:23
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
518382083 +E-mail/PDF: gecsed@recoverycorp.com Apr 21 2020 23:02:39 Synch/care Credit Du,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518386379 +E-mail/PDF: gecsed@recoverycorp.com Apr 21 2020 23:02:39 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518499482 +E-mail/PDF: gecsed@recoverycorp.com Apr 21 2020 23:02:40 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518382084 +E-mail/PDF: gecsed@recoverycorp.com Apr 21 2020 23:01:01 Synchrony Bank/Lowes,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518382085 +E-mail/PDF: gecsed@recoverycorp.com Apr 21 2020 23:02:39 Synchrony Bank/PC Richard,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518482849 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 21 2020 23:02:22 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518385656* +Cara Decker, 168 Laurel Court, Secaucus, NJ 07094-4106
518506054* +Hackensack Radiology Group, 30 South Newman Street, Hackensack, NJ 07601-3210
518426770* +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518506055* +Michael Harrison, Attorney at Law, 3155 Route 10 East, Suite 214,
Denville, NJ 07834-3430
518475151* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation Bankruptcy, PO Box 245,
Trenton, NJ 08695)
518382088* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52409)
518451594* +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
Addison, Texas 75001-9013
518442573* Wells Fargo Bank, N.A., Attn: Default Document Processing,
MAC #N9286-01Y 1000 Blue Gentian Road,, Eagan, MN 55121-7700

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2020 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohrlab@LOGS.com,
njbankruptcynotifications@logs.com
David L. Stevens on behalf of Joint Debtor Andrea Decker dstevens@scura.com,
ecfbkfilings@scuramealey.com;lrichard@scura.com;lleon@scura.com;martinezcr93878@notify.bestcase.c
om

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User: admin
Form ID: 186

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Total Noticed: 51

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

David L. Stevens on behalf of Debtor Stephen F Decker dstevens@scura.com,
ecfbkfilings@scuramealey.com/lrichard@scura.com;lleon@scura.com/martinezcr93878@notify.bestcase.c
om
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7